

EXHIBIT 15

Bank of America



Bank of America
Legal Department
NC1-002-29-01
101 South Tryon Street
Charlotte, NC 28255

Tel 704.386.1621
Fax 704.386.1670

VIA FACSIMILE & REGULAR MAIL

April 30, 2003

Deborah Martin Norcross
Mason, Griffin & Pierson
101 Poor Farm Road
P.O. Box 391
Princeton, NJ 08542

Re: Steven Kincaid

Dear Ms. Norcross:

This is in response to your letter of April 25, 2003 regarding your client, Steven Kincaid. We are investigating the facts and circumstances of your client's claims and will respond to your letter shortly.

Please direct all future communications regarding this matter to my attention at the above referenced address. In the interim, if you have any additional information you would like to provide us, we will be happy to accept the same.

Sincerely,

Eric A. Montgomery
Assistant General Counsel
(704) 386-8512